REMARKS

Applicants note with appreciation the allowance of this case in the Notice of Allowance mailed July 8, 2005. In the course of preparing the application for grant, applicants have reviewed the specification and claims and have found that the above errors require amendment.

This amendment to the specification does not require a new search and is not a substantive change from conceptual considerations. Accordingly, it is respectfully submitted that the present amendment be entered under the provision of 37 CFR 1.312 and such action is respectfully solicited.

Applicant further notes that the attorney docket number associated with this application should be FIS920030107US1.

The issue fee is being paid concurrently with this amendment.

Respectfully submitted,

Robert Curcio Reg. No. 44,638

DeLIO & PETERSON, LLC 121 Whitney Avenue New Haven, CT 06510-1241 (203) 787-0595

CERTIFICATION OF MAILING UNDER 37 CFR 1.10

"Express Mail" mailing label number <u>EV453779385US</u> Date of Deposit: <u>October 11, 2005</u> I hereby certify that this paper or fee is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 CFR 1.10 on the date indicated above and is addressed MAIL STOP ISSUE FEE, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450

Name: Barbara Browne Signature: 500 Disture

ibmf100389000amdR312